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Mortgagors' Names and Addresses Original Borrower	Mortgagee's Name and Address	After Recording Return to:
<p>Don Conrad Kristin Michelle Conrad 814 Concord Rd. Valparaiso, IN 46385</p> <p>("Mortgagor" whether one or more)</p>	<p>PEOPLES BANK SB, As successor in interest to FIRST FEDERAL SAVINGS &amp; LOAN ASSOCIATION OF HAMMOND 9204 Columbia Avenue Munster, Indiana 46321</p> <p>("Mortgagee")</p>	<p>PEOPLES BANK SB 9204 Columbia Avenue Munster, Indiana 46321</p>

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**FIRST MORTGAGE AMENDMENT AGREEMENT**

Reference is made to (i) that certain Home Equity Credit Line Note, dated October 17, 2005, executed by Don Conrad and Kristin Michelle Conrad ("Borrower") and payable to the order of Lender in the original principal amount of \$44,000.00 (the "Original Note"), and (ii) that certain Promissory Note, dated February 1, 2016, executed by Don Conrad and Kristin Michelle Conrad and payable to the order of Lender in the original principal amount of \$43,000.58 (the "Promissory Note"). The obligations of Borrower under the Original Note and the Promissory Note are secured by that certain Mortgage, dated October 17, 2005, executed by Borrower as Mortgagor, and delivered to Lender, as Mortgagee, and recorded on October 21, 2005, as Document No. 2005-092869 in the Office of the Recorder of Lake County, Indiana (the "Mortgage"). The Original Note, the Promissory Note and the Mortgage are herein collectively referred to as the "Loan Documents".

The property that is secured by the Mortgage is described as follows:

**This Document is the property of the Lake County Recorder!**

Lots 12 and 13 in Block "H" in Miller Dunes Addition to Gary, as per plat thereof, recorded in Plat Book 22 Page 51, in the Office of the Recorder of Lake County, Indiana.

Commonly known as: 6821 E. 4<sup>th</sup> Avenue, Gary, Indiana 46403

Borrower and Guarantor have requested, and Lender has agreed, that the Original Note, Promissory Note and Mortgage be amended and modified, to among other things, change the interest rate on, and the maturity date of, the Original Note; to change the payment schedule for principal and interest on the Original Note, to reflect the fact that Peoples Bank SB is now the successor in interest by operation of law to First Federal Savings & Loan Association of Hammond.

Now, therefore, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, including the agreements and undertakings provided herein, Borrower, as Mortgagor, do hereby agree that the Amended Mortgage is hereby amended as follows:

- Definition of Lender.** 1. of the DEFINITIONS section of the Amended Mortgage is hereby amended to read as follows:

"(1) "Lender" is Peoples Bank SB, as successor in interest by merger to First Federal Savings & Loan Association of Hammond. Lender is a savings bank organized and existing under the laws

2016 014682  
 JUNE 11 AM 11:18  
 STATE OF INDIANA  
 LAKE COUNTY  
 RECORDER  
 MICHAEL B. BROWN



\$24,000-  
 1ref  
 noncon  
 JAS  
 ✓# 446539550  
 ✓# 4465395166

of the State of Indiana. Lender's address is 9204 Columbia Avenue, Munster, IN 46321. Lender is the Mortgagee under this Security Instrument."

2. **Definition of Note.** (4) of the DEFINITIONS section of the Amended Mortgage is hereby amended to read as follows:

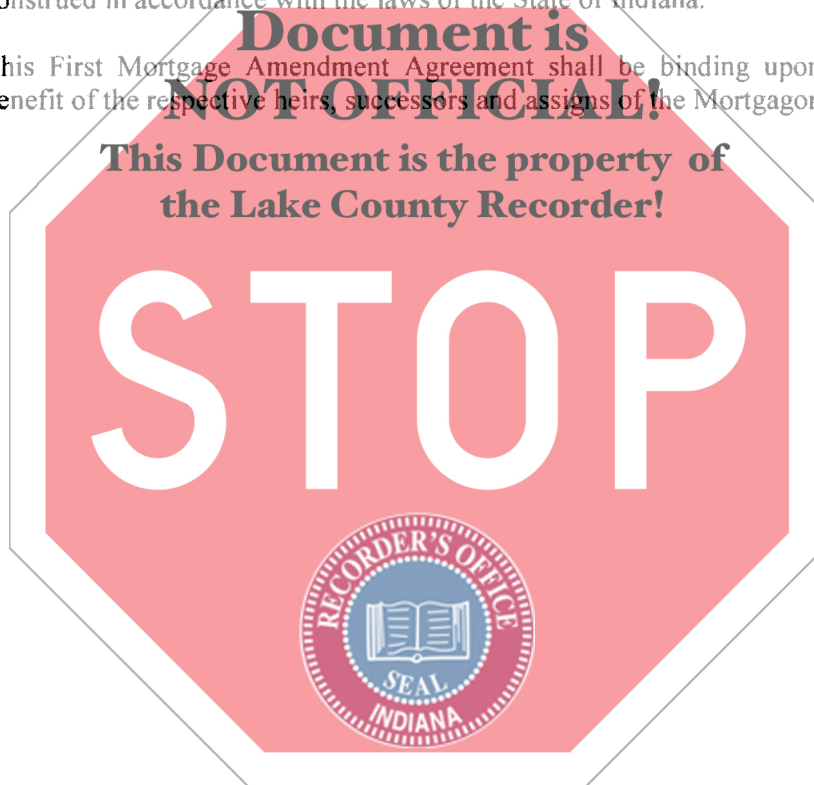
"(4) **Note**" means the Home Equity Credit Line Note signed by Borrower and dated October 17, 2005, and as such note may be further amended, modified, renewed, refinanced, or replaced from time to time after the date hereof. The Note is replaced by the Promissory Note signed by Borrower and dated February 1, 2016. The Promissory Note states that Borrower owes Lender Forty Three Thousand Dollars and 58/100 (\$43,000.58) plus interest, fees, costs, and expenses. Borrower has promised to pay this debt in regular Period Payments and to pay the debt in full not later than February 1, 2027. "

3. **Miscellaneous.** The Mortgagors further agree as follows:

3.01. Capitalized terms not otherwise defined in this First Mortgage Amendment Agreement shall have the same meaning ascribed to such terms in the Mortgage. All terms and conditions of the Amended Mortgage shall remain in full force and effect to the extent not expressly inconsistent herewith.

3.02. This First Mortgage Amendment Agreement shall in all respects be governed by and construed in accordance with the laws of the State of Indiana.

3.03. This First Mortgage Amendment Agreement shall be binding upon and inure to the benefit of the respective heirs, successors and assigns of the Mortgagors.



EXECUTED and delivered in Lake County, Indiana, this 1st day of February, 2016

**BORROWER/MORTGAGORS:**

By:  Don A. Conrad  
Don A. Conrad

By:  Kristin Michelle Conrad  
Kristin Michelle Conrad



STATE OF INDIANA     )  
                                  ) SS:  
COUNTY OF LAKE     )

ACKNOWLEDGMENT

Before me, a Notary Public in and for the above County and State, personally appeared Don A. Conrad and Kristin Michelle Conrad, and acknowledged the execution of the foregoing First Mortgage Amendment Agreement.

WITNESS my hand and Notarial seal this 1st day of February, 2016.



Notary Public

My Commission Expires:

5-16-2020

A resident of Porter County, Indiana

Donald Evans

Printed Name of Notary Public



**CONSENT OF MORTGAGEE**

Peoples Bank SB, as successor in interest to First Federal Savings and Loan Association of Hammond, as Mortgagee under the above-referenced Mortgage, hereby consents to the amendment and modification thereto as set forth in the foregoing First Mortgage Amendment Agreement.

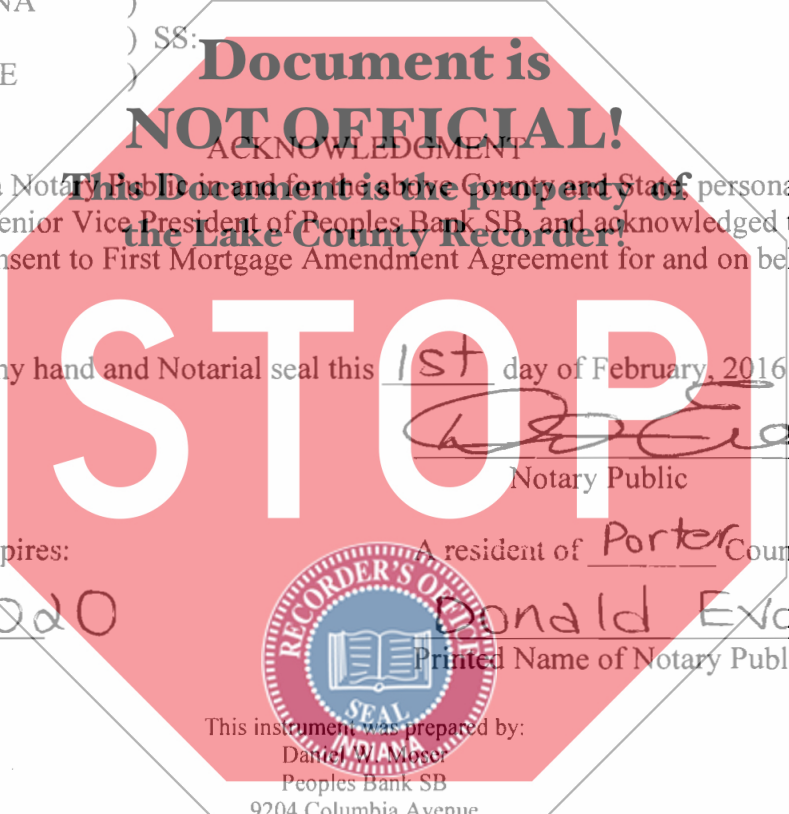
**EXECUTED** and delivered in Lake County, Indiana, this 1st day of February, 2016.

**MORTGAGEE:**

**PEOPLES BANK SB,  
As successor in interest to  
First Federal Savings and  
Loan Association of Hammond**

By: *Daniel W. Moser*  
**Name: Daniel W. Moser  
Title: Senior Vice President**

STATE OF INDIANA )  
                                  ) SS:  
COUNTY OF LAKE )



Before me, a Notary Public in and for the above County and State, personally appeared Daniel W. Moser, Senior Vice President of Peoples Bank SB, and acknowledged the execution of the foregoing Consent to First Mortgage Amendment Agreement for and on behalf of Peoples Bank SB.

WITNESS my hand and Notarial seal this 1st day of February, 2016

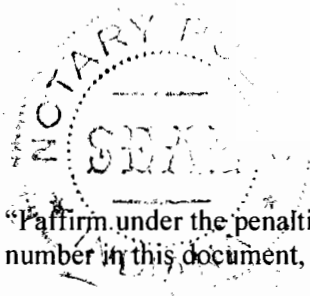
*Donald Evans*  
Notary Public

My Commission Expires:

5-16-2020

A resident of Porter County, Indiana

Donald Evans  
Printed Name of Notary Public



This instrument was prepared by:  
Daniel W. Moser  
Peoples Bank SB  
9204 Columbia Avenue  
Munster, IN 46321

"I affirm under the penalties for perjury that I have taken reasonable care to redact each Social Security number in this document, unless required by law." Daniel W. Moser